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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/518,948	03/06/2000	Fred Slavin	P/2167-141	8859

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WASHINGTON, DC 20006-1109

EXAMINER
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KARMIS, STEFANOS

ART UNIT	PAPER NUMBER
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3693

MAIL DATE	DELIVERY MODE
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11/28/2007

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

**Office Action Summary**

Application No.

09/518,948

Applicant(s)

SLAVIN ET AL.

Examiner

Stefano Karmis

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 23 August 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-24, 67-91, 94, 96 and 97 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-24 and 67-91, 94, 96 and 97 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. The following communication is in response to Applicant's request for continued examination filed 23 August 2007.

#### ***Status of Claims***

2. Claims 1 and 67 are currently amended. Claims 96 and 97 are newly added. Claims 1-24 and 67-91, 94, 96 and 97 are currently pending.

#### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-23 and 67-89, 91, 94, 96 and 97 are rejected under 35 U.S.C. 103(a) as being unpatentable over Savage et al. (hereinafter Savage) US Publication US 2002/0026394 in view of Crooks et al. (hereinafter Crooks) U.S. Patent 6,035,285 and Remington et al. (hereinafter Remington) U.S. Patent 6,070,150.

Regarding independent claims 1, 67 and 97, Savage teaches a method for an ordering and payment allocation system for a seller, the method comprising the acts of:

receiving two or more orders at the ordering and payment allocation system from at least one buyer (page 8, paragraph 0067 and page 6, paragraph 0058; examiner notes that computer system 114 couples software modules to perform ordering, consolidating, etc.);

consolidating at the ordering and payment allocation system the orders into a consolidated invoice (page 15, paragraph 0108 and page 6, paragraph 0058);

making the consolidated invoice available to the at least one buyer (page 15, paragraph 0110);

receiving, at the ordering and payment allocation system, the consolidated invoice from the at least one buyer, wherein the consolidated invoice includes an indication for payment from the at least one buyer (page 15, paragraph 0111 and page 11, paragraph 0086-0087 and Figure 28; Examiner notes that the buyer mails back a remittance coupon from the invoice); and

allocating the payments to for which the payment has been made (page 15, paragraph 0111).

Savage teaches that the financial institution processes the statements so that the customer receives a complete branded statement for the customer's energy, water, gas, cable and telephony with a summary page with multiple payment options from which the customer can pay the account (page 2, paragraph 0015). Savage fails to teach disaggregating an aggregated payment by associating portions of the aggregated payment with a corresponding subsidiary. Crooks teaches a method and system for computerized bill consolidation in which a single payment is sent from the billable entity and the computer system disburses the payment to the individual billing entities or their associated banks (column 6, lines 17-36 and column 7, lines 42-62). It would have been obvious at the time of the Applicant's invention to modify the teachings of

Savage to include disbursement teachings of Crooks because it provides for the posting of the payments to the appropriate accounts.

Savage further fails to teach that the consolidated invoice sent from the buyer includes an indication from the at least one buyer to which particular order is being approved. Remington teaches a consolidate invoice that allows a buyer to check off dispute reasons for certain orders when remitting the invoice, therefore only authorizing certain payments on the consolidated invoice (column 11, lines 6-55 and Figure 8 and 9; Examiner notes figures 8 and 9 on U.S. Patent 6,968,319 also for a clearer representation of the same images).

It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the consolidated invoice teachings between supply chain vendors and disbursing the payment as taught by Savage in view of Crooks to include the teachings of Remington because it allows for easy bill management through a single payment for multiple purchases. Further, Savage, Crooks and Remington teach consolidating invoices for consumers that make multiple purchases from more than one seller for convenience to the consumer and allow for disputing certain transactions.

Claims 2 and 68, the orders are received electronically (page 8, paragraph 0067).

Claims 3 and 69, the orders are received via the Internet (page 8, paragraph 0067).

Claims 4 and 70, the act of evaluating a received order against at least one of a spending limit corresponding to the buyer's organization and an available credit limit corresponding to the

buyer's organization to determine whether to book the received order (page 8, paragraph 0068 and page 9, paragraph 0074-0075).

Claims 5, 6, 71 and 72, booking those received orders which have been evaluated as not exceeding the evaluated spending limits and creating a receivable entry in a seller account receivable system (page 9, paragraphs 0074-0076).

Claims 7, and 73, the consolidation act is comprised of the acts of sorting and compiling the booked orders to create a single invoice (page 14, paragraph 0102-0105).

Claims 8, and 74, compiling includes formatting booked orders received from different buying organizations into a common format (page 15, paragraph 0108).

Claims 9, 10, 75 and 76, the consolidated invoice includes sub-invoice data, sub-invoice data being data which corresponds to booked orders placed by a respective user and transmitting it to the respective user (page 15, paragraphs 0108-0110 and Figures 24-29).

Claims 11 and 77, making the consolidated invoice available includes sending an electronic message to the buyer to notify the buyers of an availability of the consolidated invoice, distributing a paper statement to the buyer and transmitting the consolidated invoice to the buyer (page 15, paragraph 0110).

Claims 12 and 78, displaying the consolidated invoice on a buyer terminal, wherein the buyer indicates approval of sub-invoice items corresponding to the consolidated invoice using the buyer terminal (page 15, paragraph 0110).

Claims 13, 23, 79, 80 and 89, Savage teaches providing exception items during payment (page 15, paragraph 0110). Savage further teaches entering an explanation for any bill inquiries (page 11, paragraphs 0086-0087). Savage fails to teach entering a reason code. Remington teaches the use of reason codes when disputing a transaction in a billing environment (column 11, lines 15-45; Examiner notes that Remington allows for placing check marks a pre-arranged dispute reason). Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Savage and Crooks to include the reason code teachings because they all teach invoice analysis and exceptions so that the consumer is not charged for transactions they would like to dispute.

Claims 14, 15, 79, and 80, using the buyer terminal to authorize payment to the seller and receiving a payment from the buyer (page 15, paragraphs 0110-0111).

Claims 16, and 82, the payment is received via one of an automated clearing house, a wire transfer, a lock box, a foreign exchange trade, electronic cash, netting via the Internet, an electronic wallet and a check (page 15, paragraph 0111).

Claims 17 and 83, updating a payment master database comprising records of payment date, payment method, payment reference, payment amount, from currency, to currency f/x tax and fee data, distribution status, and an amount distributed (page 13, paragraphs 0095-0097).

Claims 18, and 84, processing the received payments (page 15, paragraph 0111).

Claims 19 and 85, performing a consolidated receivable process to gather payment data into consolidated receivables data for a single report, matching the consolidated receivables data to an outstanding sub-invoice file and providing the matched data to the seller; providing complete accounts receivable processing, the act of providing complete accounts receivable processing comprises the acts of: receiving the matched data, applying the merged and consolidated receivables data to create accounts receivable and general ledger update data, and updating a general ledger corresponding to the seller (page 13, paragraph 0100 thru page 14, paragraph 0102).

Claims 20 and 86, payment data is gathered into the single report during the consolidated receivables process received from a plurality of service providers (page 13, paragraph 0100 thru page 14, paragraph 0102).

Claims 21 and 87, receiving the authorized payment, disaggregating the received payment to associate portions of the received payment with one or more selling sub-entities; processing the received payment to update an accounts receivable system, generating at least one



funding report, delivering the at least one funding report to the respective sub-entities; and transferring the disaggregated funds to financial accounts for the corresponding sub-entities (page 15, paragraph 0110-0111 and page 16, paragraph 0113).

Claims 22 and 88, the funding report generation act is comprised of the act of updating a payment master database to reflect a distribution status and amount distributed to the corresponding subsidiary (page 15, paragraph 0110-0111 and page 16, paragraph 0113).

Regarding claims 91 and 94, Savage teaches assigning a unique reference number to the consolidated invoice to enable tracking and invoice management (Figure 28; Examiner notes a multiple unique phone numbers designed to track the invoice, Account number for the specific buyer account and an invoice number located on the remittance coupon). Furthermore, Remington also discloses assigning a unique reference number to the consolidated invoice (column 10, lines 33-59; Examiner notes that this information is used for an easy forum for the customer to evaluate and challenge items on an invoice).

Claim 96, Savage teaches determining before the order is booked whether the at least one buyer is able to effect payment (page 9, paragraph 0075).

5. Claims 24 and 90 are rejected under 35 U.S.C. 103(a) as being unpatentable over Savage et al. (hereinafter Savage) US Publication US 2002/0026394 in view of Crooks et al. (hereinafter

Crooks) U.S. Patent 5,943,656 and Remington et al. (hereinafter Remington) U.S. Patent 6,070,150 in further view of Jennings et al. (hereinafter Jennings) U.S. Patent 5,825,003.

Claims 24 and 90, Savage fails to teach funding a subsidiary corresponding to a holding account via a foreign exchange if the incremental funding amount equals or exceeds a predetermined total when combined with a holding account amount. Jennings teaches a customer-directed, automated process for transferring funds between accounts using a holding account and local processing (Abstract). Jennings teaches processing transactions based on predetermined limits and through foreign exchanges (column 15, line 65 thru column 165, line 6). Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Savage, Crooks and Remington to include the teachings of Jennings because it allows for more secure transactions when processing payments and allocating funds.

### ***Response to Arguments***

Applicant's arguments filed 23 August 2007, with respect to the disaggregating the payment have been fully considered and are persuasive. However a new grounds of rejection has been established.

Applicant's arguments filed 23 August 2007, with respect to the liability of the debt have been fully considered but are not persuasive. Applicant argues that in Savage the financial institution bears the risk because the financial institution purchases the debt (paragraph 0016 and 0108). However, this is only one embodiment. Savage also teaches that the payment processing

system receives payments, posts payments to accounts and processes (paragraph 0111).

Nonetheless, the Examiner has also relied on the teachings of Crooks in which liability stays with the companies providing the service and payment is sent from the customer and disbursed to the appropriate companies as discussed above.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (571) 272-6744. The examiner can normally be reached on M-F: 8-5.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Respectfully Submitted  
Stefano Karmis  
26 November 2007

A handwritten signature in black ink, appearing to read 'Stefano Karmis', with a long horizontal flourish extending to the right.